

Information to identify the case:		
Debtor 1:	Emmitt L Thomas Jr.	Social Security number or ITIN: xxx-xx-7966
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Tomika L Thomas	Social Security number or ITIN: xxx-xx-3842
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 10/24/24
Case number:	24-15921	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Emmitt L Thomas Jr.	Tomika L Thomas
2. All other names used in the last 8 years		
3. Address	331 Prairieview Dr. Oswego, IL 60543	331 Prairieview Dr. Oswego, IL 60543
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/25/24

For more information, see page 2

Debtor **Emmitt L Thomas Jr. and Tomika L Thomas**

Case number **24-15921**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 23, 2024 at 01:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 388 782 3554, and Passcode 4113122038, OR call 1-872-282-6946

For additional meeting information, go to www.justice.gov/ust/moc.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 2/21/25

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 1/2/25

Deadline for governmental units to file a proof of claim:

Filing deadline: 4/22/25

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **1/23/25 at 10:30 AM**. Location: **Courtroom 682, 219 S. Dearborn St, Chicago, IL 60604** or **Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 9362 1728 and no passcode needed.**

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Emmitt L Thomas, Jr.
Tomika L Thomas
Debtors

Case No. 24-15921-DLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Oct 25, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Emmitt L Thomas, Jr., Tomika L Thomas, 331 Prairieview Dr., Oswego, IL 60543-8216
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31104262	Cltcbk/embar, Transaction Services, Sioux Falls, SD 57109
31104272	+ Dupage Credit Union, 1515 Bond St, Naperville, IL 60563-0112

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Oct 25 2024 22:45:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Oct 25 2024 22:46:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
31104252	+ EDI: GMACFS.COM	Oct 26 2024 02:28:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
31104253	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 22:59:24	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
31104254	+ EDI: BANKAMER	Oct 26 2024 02:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
31104255	+ EDI: TSYS2	Oct 26 2024 02:28:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
31104256	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 25 2024 22:58:16	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
31104258	+ EDI: CRFRSTNA.COM	Oct 26 2024 02:28:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
31104257	+ EDI: CAPITALONE.COM	Oct 26 2024 02:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31104259	+ EDI: CITICORP	Oct 26 2024 02:28:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31104260	+ EDI: CITICORP	Oct 26 2024 02:28:00	Citibank/Meijer, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31104261	+ EDI: CITICORP	Oct 26 2024 02:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31104263	+ EDI: WFNNB.COM	Oct 26 2024 02:28:00	Comenity Bank/Jared, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0752-1

User: admin

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Date Rcvd: Oct 25, 2024

Form ID: 3091

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31104264	+ EDI: WFNNB.COM	Oct 26 2024 02:28:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31104265	+ EDI: WFNNB.COM	Oct 26 2024 02:28:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31104266	+ EDI: WFNNB.COM	Oct 26 2024 02:28:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31104267	+ Email/Text: kmulligan@credibly.com	Oct 25 2024 22:47:00	Credibly of Arizona LLC, ATTN: Austin J. Miller, Esq., 1501 W. Fountainhead Pkwy, Ste. 630, Tempe, AZ 85282-1857
31104268	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 25 2024 22:58:26	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
31104269	+ Email/Text: group_legal@creditunion1.org	Oct 25 2024 22:47:00	Credit Union 1, Attn: Bankruptcy, 200 E. Champaign Avenue, Rantoul, IL 61866-2940
31104279	EDI: CITICORP	Oct 26 2024 02:28:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
31104270	+ EDI: DISCOVER	Oct 26 2024 02:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31104271	+ Email/Text: dcubk@dupagecu.com	Oct 25 2024 22:47:00	Dupage Credit Union, Attention: Bankruptcy Department, Po Box 3930, Naperville, IL 60567-3930
31104274	Email/Text: collecadminbankruptcy@fnni.com	Oct 25 2024 22:46:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
31104273	Email/Text: BNBLAZE@capitalsvcs.com	Oct 25 2024 22:46:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
31104275	^ MEBN	Oct 25 2024 22:48:28	Genesis Finance, Po Box 20835, Fountain Valley, CA 92728-0835
31104290	Email/Text: rev.bankruptcy@illinois.gov	Oct 25 2024 22:47:00	Illinois Department of Revenue, Bankruptcy Dep, Po Box 19035, Springfield, IL 62794-9035
31104291	EDI: IRS.COM	Oct 26 2024 02:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
31104276	+ EDI: JEFFERSONCAP.COM	Oct 26 2024 02:28:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
31104277	+ EDI: LENDNGCLUB	Oct 26 2024 02:28:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
31104278	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2024 22:58:31	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
31104282	Email/Text: ml-ebn@missionlane.com	Oct 25 2024 22:45:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
31104280	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 25 2024 22:45:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
31104281	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2024 23:17:46	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
31104283	+ Email/Text: bankruptcy@regionalmanagement.com	Oct 25 2024 22:45:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819
31104285	Email/Text: bankruptcy@sunbit.com	Oct 25 2024 22:45:00	Sunbit, Inc, Attn: Bankruptcy, 10940 Wilshire Blvd, Los Angeles, CA 90024
31104284	^ MEBN	Oct 25 2024 22:47:46	Sunbit Financial, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024-4109
31104286	+ EDI: SYNC	Oct 26 2024 02:28:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0752-1

User: admin

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Date Rcvd: Oct 25, 2024

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31104288	Email/Text: bankruptcy@towerloan.com	Oct 25 2024 22:46:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
31104287	+ EDI: WTRRN BANK.COM	Oct 26 2024 02:28:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
31104289	+ EDI: WFFC2	Oct 26 2024 02:28:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Emmitt L Thomas Jr. cutlerfilings@gmail.com, r48280@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com

TOTAL: 3